

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Filed : December 19, 1997
Applicant : David Lee Garrison, et al.
Title : Electronic Bill Payment System With Merchant Identification

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Examiner : Akiba K. Robinson Boyce

Confirmation No. : 6069
Docket No. : 23952-0044
Customer No. : 29052

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97(c), and 1.98.

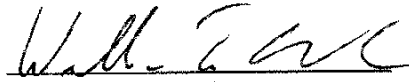
Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. However, copies of the foreign patent publication references are provided herewith.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action after the filing of a Request For Continued Examination. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

U.S. Patent Application No.: 08/994,047
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Respectfully submitted,



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